

IN THE UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION

ELIZABETH OPRASEUTH,	:	
	:	
Plaintiff,	:	
	:	CIVIL ACTION FILE
v.	:	
	:	NO. _____
FOCUS RECEIVABLES	:	
MANAGEMENT, LLC.,	:	
a Georgia limited liability company,	:	
	:	
Defendant.	:	
_____	:	

**COMPLAINT FOR DAMAGES**

**INTRODUCTION**

1. This is an action for damages against the defendant for violations of the Federal Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692 et seq.

**SUBJECT MATTER JURISDICTION**

2. Subject matter jurisdiction in this Court is proper pursuant to 15 U.S.C. § 1692k(d) and 28 U.S.C. § 1337 (federal question jurisdiction).

**PARTIES AND PERSONAL JURISDICTION**

3. Plaintiff is a resident of this State, District and Division who is authorized by law to bring this action.
4. Defendant FOCUS RECEIVABLES MANAGEMENT, LLC. is a limited liability company formed under the laws of the state of Georgia.  
  
[Hereinafter, said defendant is referred to as "FOCUS."]
5. FOCUS transacts business in this state.
6. FOCUS's transactions in this state give rise to the Plaintiff's cause of action.
7. FOCUS is subject to the jurisdiction and venue of this Court.
8. FOCUS may be served by personal service upon its registered agent in the State of Georgia, to wit: CT Corporation System, 1201 Peachtree Street, NE, Atlanta, GA 30361.
9. Alternatively, FOCUS may be served by personal or substitute service pursuant to the Federal Rules of Civil Procedure and, as applicable, the laws of the State of Georgia.

### **FACTS COMMON TO ALL CAUSES**

10. FOCUS uses the mails in its business.
11. FOCUS uses telephone communications in its business.
12. The principle purpose of FOCUS's business is the collection of debts.
13. FOCUS regularly collects or attempts to collect debts owed or due, or asserted to be owed or due, another.
14. FOCUS is a debt collector subject to the provisions of the Fair Debt Collection Practices Act.
15. In the course of attempting to collect a debt allegedly due from Plaintiff to a business not a party to this litigation, FOCUS communicated with Plaintiff in a manner which violated the Federal Fair Debt Collection Practices Act.
16. In or around November 2009, FOCUS left a series of telephone messages for Plaintiff requesting a return call.
17. In the messages, FOCUS did not meaningfully disclose its identity.
18. In the messages, FOCUS did not state that the communications were from a debt collector.
19. In the messages, FOCUS did not state that the communications were an attempt to collect a debt.

- 20. Defendant's communications violate the Fair Debt Collection Practices Act.
- 21. Plaintiff has complied with all conditions precedent to bring this action.

### **CAUSE OF ACTION**

#### **FAIR DEBT COLLECTION PRACTICES ACT**

- 22. The acts of Defendant constitute violations of the Fair Debt Collection Practices Act.
- 23. Defendant's violations of the FDCPA include, but are not limited to, the following:
  - 24. The placement of telephone calls without meaningful disclosure of the caller's identity, in violation of 15 U.S.C. § 1692d(6);
  - 25. The use of any false, deceptive, or misleading representations or means in connection with the collection of any debt, in violation of 15 U.S.C. § 1692e; and
  - 26. The failure to disclose in subsequent communications that the communication is from a debt collector, in violation of 15 U.S.C. § 1692e(11).

27. As a result of Defendant's actions, Plaintiff is entitled to an award of statutory damages, as well as an award of costs and attorney fees.

WHEREFORE, PLAINTIFF RESPECTFULLY PRAYS THAT  
JUDGMENT BE ENTERED AGAINST DEFENDANT AND IN FAVOR OF  
PLAINTIFF, AS FOLLOWS:

- a) That Plaintiff be awarded statutory damages;
- b) That Plaintiff be awarded the expenses of litigation including a reasonable attorney fee;
- c) That the Court declare each and every defense raised by Defendant to be insufficient; and
- d) That the Court grant such further and additional relief as is just in the circumstances.

Respectfully submitted,

/S/ James M. Feagle  
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